

ATTORNEY DOCKET NUMBER:
014208.1626 (70-03-005)

PATENT APPLICATION
USSN 10/634,635

03-21-05

IFW

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Thomas D. Reyes
Serial No. 10/634,635
Filing Date: August 5, 2003
Art Unit: 3629
Title: **METHOD AND SYSTEM FOR EFFECTING PAYMENT
BY CHECKS THROUGH THE USE OF IMAGE
REPLACEMENT DOCUMENTS**

Mail Stop AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

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| EXPRESS MAIL CERTIFICATE NO.: EV 322268361 US | |
| I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR §1.10 on the date indicated above and is addressed to, the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450. | |
| Name: | <u>Willie Jiles</u> Willie Jiles |
| Date: | <u>3-18-05</u> |

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INFORMATION DISCLOSURE STATEMENT

Applicant respectfully requests, pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, that the references listed on the attached PTO-1449 form be considered and cited in the examination of the above-identified patent application. Copies of these references are enclosed for the convenience of the Examiner. Furthermore, pursuant to 37 C.F.R. § 1.97(h), no representation is made that these references qualify as prior art or that these references are material to the patentability of the present application.

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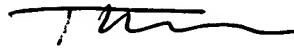
PATENT APPLICATION
USSN 10/634,635

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This Information Disclosure Statement is submitted before an Office Action on the merits, and therefore, pursuant to 37 C.F.R. § 1.97(b), no fee is believed due. However, if a fee is due, the Commissioner is authorized to charge such fee to Deposit Account No. 02-0384 of Baker Botts L.L.P.

Respectfully submitted,

BAKER BOTTS L.L.P.
Attorneys for Applicant



Thomas A. Beaton
Reg. No. 46,543
PHONE: (214) 953-6464

Date: 3/16/05

CORRESPONDENCE ADDRESS:

Customer Number: **35005**
Attorney Docket Number: 014208.1626 (70-03-005)

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| PTO-1449 | | Application No. 10/634,635 | | Applicant Thomas D. Reyes | | |
| Information Disclosure Citation in an Application | | Docket Number 014208.1626 (70-03-005) | | Group Art Unit 3629 | Filing Date August 5, 2003 | |
| | | U.S. PATENT DOCUMENTS | | | | |
| | DOCUMENT NO. | DATE | NAME | CLASS | SUBCLASS | FILING DATE |
| A. | 2002/0164021 | 11/07/2002 | Sandru | | | |
| B. | 2004/0044606 | 03/04/2004 | Buttridge et al. | | | |
| C. | 2004/0111371 | 06/10/2004 | Friedman | | | |
| D. | | | | | | |
| E. | | | | | | |
| F. | | | | | | |
| G. | | | | | | |
| H. | | | | | | |
| I. | | | | | | |
| J. | | | | | | |

| FOREIGN PATENT DOCUMENTS | | | | | | | | |
|--------------------------|----|--------------|------|---------|-------|----------|-------------|----|
| | | DOCUMENT NO. | DATE | COUNTRY | CLASS | SUBCLASS | TRANSLATION | |
| | | | | | | | YES | NO |
| | K. | | | | | | | |
| | L. | | | | | | | |
| | M. | | | | | | | |

| NON-PATENT DOCUMENTS | | | |
|----------------------|----|---|------------|
| | | DOCUMENT (Including Author, Title, Source, and Pertinent Pages) | DATE |
| | N. | Notification of Transmittal of the International Search Report and the Written Opinion of the International Searching Authority of International Application No. PCT/US2004/024997; filed August 3, 2004 (11 pages) | 03/02/2005 |
| | O. | | |
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| EXAMINER | DATE CONSIDERED |
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

U.S. PATENT AND TRADEMARK OFFICE